

In the Claims: Please amend the claims as indicated:

1           1. (Previously amended) A financial processing system operating comprising:

2           a) automatic means for receiving a customer account data originating directly from a remote customer  
3 computer, and amount data from a remote merchant computer via a computer network, where the customer computer  
4 and merchant computer are separate and distinct computers;

5           b ) automatic means for establishing an authorization indicia from a bank computer; and,

6           c ) based on said authorization indicia, means for connecting said customer computer to said merchant  
7 computer.

1           2. (Previously amended) The financial processing system according to claim 1, further including automatic  
2 means for communicating a unique password to said customer computer.

1           3. (Currently Amended) The financial processing system according to claim 2, further including automatic  
2 means for communicating via said computer network, said password and a said representation of said transaction  
3 indicia to said remote customer computer.

1           4. (Original) The financial processing system according to claim 2, wherein said automatic means for  
2 receiving a customer account data includes means for establishing a data link with said remote customer computer.

1           5. (Original) The financial processing system according to claim 2, wherein said automatic means for  
2 receiving a customer account data includes means for establishing a data link with said remote merchant computer.

6. (Withdrawn)

1           7. (Previously Amended) A financial transaction system operating without human intervention  
2 comprising:

3           a) a merchant computer containing promotional data, said merchant computer having automatic means for  
4 communicating said promotional data via a computer network to a remote computer; and,

5           b) a financial processing computer, remote from said merchant computer, said financial processing  
6 computer having automatic means for:

7                   1) receiving customer account data and amount data via said computer network,

8                   2) obtaining an authorization indicia, and,

9                   3) based on said authorization indicia, connecting said remote computer to said merchant  
10 computer.

1           8. (Original) The financial transaction system according to claim 7, wherein said merchant computer  
2 further includes automatic means for generating a shipping order in response to said representation of said  
3 authorization indicia.

1           9. (Original) The financial transaction system according to claim 7,

2           a) wherein said financial processing computer further includes automatic means for communicating a  
3 password to said customer computer; and,

4           b) wherein said merchant computer further includes:

5                   1) memory means containing secured data, and,

6                   2) automatic means for transmitting the secured data to said customer computer in response to the  
7 password.

1           10. (Original) The financial transaction system according to claim 7, wherein said password and said  
2 transaction indicia are communicated to said customer computer via said merchant computer.